

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffrey Thomas Sawor
Suzanne M. Sawor
Debtors

Case No. 19-01352-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 25, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Thomas Sawor, Suzanne M. Sawor, 2023 Furnace Road, Felton, PA 17322-7849

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5180619	+ Email/Text: ebnotifications@creditacceptance.com	Oct 25 2023 18:38:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5180620	Email/Text: cashiering-administrationservices@flagstar.com	Oct 25 2023 18:38:00	Flagstar Bank, E115-3, 5151 Corporate Drive, Troy, MI 48098-2639
5210006	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Oct 25 2023 18:38:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
5545039	+ EDI: AISMIDFIRST	Oct 25 2023 22:40:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5545038	+ EDI: AISMIDFIRST	Oct 25 2023 22:40:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5494064	Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 18:38:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
5494063	Email/Text: nsm_bk_notices@mrcooper.com	Oct 25 2023 18:38:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
5184842	EDI: AIS.COM	Oct 25 2023 22:40:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5184093	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 25 2023 18:48:36	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5206513	EDI: AIS.COM	Oct 25 2023 22:40:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Chad J. Julius	on behalf of Debtor 1 Jeffrey Thomas Sawor cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 2 Suzanne M. Sawor cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Christopher A DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com, cistewart@logs.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James H Turner	on behalf of Debtor 1 Jeffrey Thomas Sawor pat@turnerandoconnell.com
James H Turner	on behalf of Debtor 2 Suzanne M. Sawor pat@turnerandoconnell.com
James H. Turner	on behalf of Debtor 1 Jeffrey Thomas Sawor pat@turnerandoconnell.com notices@UpRightLaw.com
James H. Turner	on behalf of Debtor 2 Suzanne M. Sawor pat@turnerandoconnell.com notices@UpRightLaw.com
Jerome B Blank	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com
Mario John Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Robert Joseph Davidow	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1

Jeffrey Thomas Sawor

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6412

EIN --

Debtor 2

Suzanne M. Sawor

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4302

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01352-HWV

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Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Thomas Sawor

Suzanne M. Sawor

By the
court:10/25/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.